

Information to identify the case:

Debtor 1

David G. Santee

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9393

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-29204-VFP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David G. Santee

10/20/22**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David G. Santee
Debtor

Case No. 17-29204-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 20, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ David G. Santee, 23 Mair Avenue, Totowa, NJ 07512-2312
517106703	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517079922	+ Frederick Esposito, A&A Building, c/o Hanlon Niemann & Wright, 3499 Route 9 North, Suite 1-F, Freehold, NJ 07728-3277
517079923	+ HSBC, 1800 Tysons Blvd, Mc Lean, VA 22102-4257
517079924	+ Janet L. Santee, 23 Mair Avenue, Totowa, NJ 07512-2312
517079925	LVNV Funding, LLC, 652 Pilot Road, Suite 3, Las Vegas, NV 89119-4485

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517079916	+ Email/Text: bankruptcy@bbandt.com	Oct 20 2022 20:31:00	BB&T, Box 1704, Clemmons, NC 27012-1704
517297727	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 20:44:10	CACH, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517079917	+ EDI: CAPITALONE.COM	Oct 21 2022 00:28:00	Capital One Bank, 4851 Cox Road, Glen Allen, VA 23060-6293
517079920	^ MEBN	Oct 20 2022 20:29:48	Dynamic Recovery Solutions, Box 25759, Greenville, SC 29616-0759
517079921	+ Email/Text: egssupportservices@alorica.com	Oct 20 2022 20:32:00	EGS Financial Care, Inc., Box 1020, Dept 806, Horsham, PA 19044-8020
517079918	EDI: JPMORGANCHASE	Oct 21 2022 00:28:00	Chase Bank, NA, 200 White Clay Center Drive, Newark, DE 19711
517275971	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 20:44:11	LVNV Funding, LLC its successors and assigns as, assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517219315	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517292537	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Oct 20, 2022

Form ID: 3180W

Total Noticed: 23

517167949	Email/Text: bankruptcy@bbandt.com	Oct 20 2022 20:32:00	Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517184356	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 20 2022 20:31:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
517079926	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517082008	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Sync/Lowes, Box 965005, Orlando, FL 32896-5005
517079927	+ EDI: WFFC2	Oct 21 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Wells Fargo Bank, NA, 101 N. Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517184357	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517079919	##	Ditech Financial, LLC, Box 6172, Rapid City, SD 57709

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gary L. Mason	on behalf of Plaintiff Frederick Esposito gary@garlandmasonlaw.com
Gary L. Mason	on behalf of Creditor A&A Building Systems Corp. gary@garlandmasonlaw.com
Gary L. Mason	on behalf of Creditor Esposito Frederick gary@garlandmasonlaw.com
Kevin Gordon McDonald	on behalf of Creditor Specialized Loan Servicing LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Oct 20, 2022

Form ID: 3180W

Total Noticed: 23

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Ralph A Ferro, Jr

on behalf of Debtor David G. Santee ralphferrojr@msn.com

Ralph A Ferro, Jr

on behalf of Defendant David G. Santee ralphferrojr@msn.com

Steven Z Jurista

on behalf of Mediator Steven Jurista sjurista@genovaburns.com
ldenson@genovaburns.com;sjurista@ecf.inforuptcy.com;ldenson@ecf.inforuptcy.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11